

# Keeping In Touch



## Social Media Protection Tips

Have you considered the consequences of not protecting your social media pages?

As Facebook pushes the 8 million user mark, we need to get smart about how we, and our children, are using the various forms of social media. Here are some useful tips on how to protect yourself:

- Never say anything that you wouldn't put up on a billboard. It doesn't matter how advanced your privacy settings are, nothing is 100% secure.
- Don't fall into the trap of a false sense of security; make sure you are fully aware of what is required to set up security measures and what they mean.
- Use a strong password. It is strongly encouraged that you refrain from using a "common" password for any website access. Never use the same password that you use for other personal sites such as internet banking.
- Do not give up or post information that could be used to answer other personal security questions. IE: where you were born, your dog's name, your mother's maiden name, etc.
- Never post your exact birth date, place of birth, address, phone number or email address.
- Try not to create a daily pattern of your daily or weekly schedule. Most certainly do not announce upcoming events which will take you away from home or the office. If you must brag, speak of events in a past tense. "I went to a great party" or "I had a great vacation".
- Review your privacy settings frequently. Social media sites often update their setting options which would require you to revisit your choices.
- Set your privacy settings to maximum when posting photographs of you or your children.
- Educate your children! They could just as easily provide information that would compromise your safety without even knowing it.
- Choose your friends wisely. So called "friends" could easily have outside "friends" that you would not wish to share information with.
- Post information with the understanding that words on the internet are permanent, "to infinity and beyond".
- Consider who is "watching": criminals, employers, parents, ex-spouses, etc.
- Can you "Google" yourself? If you have not disabled the Public Search feature within Facebook, you can be Googled by anyone. (check your Facebook privacy settings)
- Be careful in allowing just any application on Facebook to access your account. These applications sometimes request your personal information and you have no way of knowing how they might use it.
- Do not leave your computer on with your social media sites open to other nearby users.
- Protect your privacy and respect the privacy of your friends.



**This QR code will bring you directly to our company website.**

**A QR reader app may be required.**

To install a QR reader visit [google.ca](http://google.ca) and type in: QR reader app and the name of your phone (ex. iphone). There you will find links and instructions for downloading the app.





## Having a Summer Event?

### Do you need Event Insurance?

If you are hosting a party, a wedding reception or private function – whether in your home or at a rented venue – you should consider purchasing Event Liability Insurance.

This specialty insurance policy is designed to protect you from personal injury claims or property damage that may occur during your event. Alcohol related accidents, property damage, and personal injuries are the top concerns. A car accident caused by an intoxicated guest leaving your event may result in a liability suit against you. If one of your guests should trip and fall, this policy will respond to cover the bodily injury incurred by that guest.

Many banquet halls and other venues insist that hosts carry this type of protection. A special event policy will cover the gaps in your homeowner's policy.

To find out more, contact us before your next special event.

Event Insurance includes: Wedding receptions, reunions, hockey tournaments, concerts, youth dances, camps, music or theatrical events, etc.

## Crossing the Border for Vacation?

If you plan on driving in the United States, whether in a rental car or your own, there are certain steps you can take to make sure your trip is safe and enjoyable.

First, make sure you have a valid Passport or WHTI-compliant identification like an enhanced driver's license (EDL) or NEXUS card. Since June 2009, Canadians traveling to the U.S. by land or sea are required to present an approved document that shows identity and citizenship.

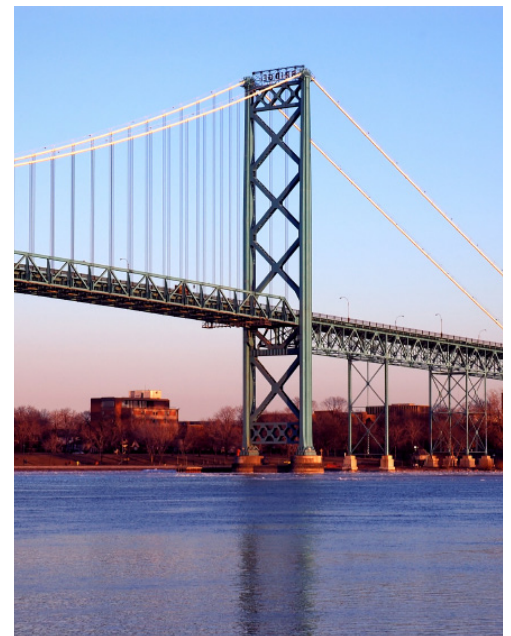
Be aware of what you must declare. <http://www.cbsa-asfc.gc.ca/media/facts-faits/060-eng.html>

Also make sure to carry your valid Driver's License and proof of insurance. Ensure that you have an up-to-date pink insurance liability slip in your vehicle.

If you are considering renting a vehicle, it is a good idea to extend coverage from your own Ontario automobile policy to the rental vehicle. By adding an OPCF 27 to your auto policy, you won't have to worry about buying extra insurance when you rent a car anywhere in the United States or Canada.

Like Ontario's hands-free law, many states ban the use of cell phones while driving. The states of Illinois, Massachusetts, Michigan, New Mexico, Ohio and Pennsylvania even allow cities or regions to implement their own bans. Be safe and smart and avoid electronic distractions while behind the wheel.

It's impossible to know when, where or if you'll get into an accident, but if you do, call us for advice and we'll help guide you through the claims process.



**Travel Insurance...**  
**Don't leave home without it!**

**Day trips or annual plans available.**  
**Call us @ 519-326-5746 and ask for a quote on travel insurance.**



# Why Tenants Need Insurance

All too often we hear of tenants who lose everything they have in a fire, and tragically have no insurance to cover their loss. Unfortunately, many tenants do not see the necessity of insurance. They often think that the amount of contents they own doesn't warrant the purchase of a policy. However, for often less than \$1.00 a day they can be assured that in the event of a loss they have the coverage required to get them back on track. Another common misunderstanding is that the property owner has insurance that will cover the tenant's contents, which in fact is not the case. Landlords are required to insure the building and premises, but not any contents that do not belong to them. Liability coverage is also included in every tenant insurance policy. The choice is simple. Put everything you have at risk, or purchase an inexpensive tenants package policy to cover your contents in the event of a loss.

## Landlords

It is highly recommended that you request proof of contents insurance from your tenants. Be sure to follow up annually for proof that the policy was renewed.



## It's the Law...

Ontario fire statistics reveal that approximately 50% of all fatal home fires were as a result of the victims not having a smoke alarm warning. It is the law that all Ontario homes have a working smoke alarm on every storey and outside all sleeping areas. This includes all types of homes whether owner occupied or rented to others.



# Earthquake Coverage

Even though earthquakes are rare, if one occurs, as we have seen, the results can be devastating. Damage caused by earthquakes is not covered under your property policy. For your peace of mind, earthquake protection is usually available under a separate rider or policy; however such protection often includes a high deductible. For more details contact your insurance broker.

## Referral Contest

**We are giving away a \$50 Gas card every month from May through September.**

### How you can win:

- 1) Refer a friend & have them call in for a quote. You will get 1 ballot for each referred person. Make sure they state your name in order to qualify for the draw.
- 2) Call in & give us the opportunity to quote on insurance that you do not currently have with our office. (Business, Commercial, Home, Auto, Life Insurance, Boat, Cottage, etc...)
- 3) Call in & give us the opportunity to review your financial portfolio. (Life Insurance, investments, group insurance, disability, or any other financial product)



# Why Life Insurance?

Losing someone close to you is by far the most difficult obstacle that you will ever have to face. Whether the death is sudden or as a result of a long illness, it is always a very painful experience for both family and friends.

No longer having a loved one to lean on and talk to is difficult to comprehend.

Dealing with any unresolved issues your loved one had can also be difficult and sometimes a painful reminder of your loss. If he/she had purchased life insurance, the financial issues would be significantly less stressful than with someone who might not have made the choice to purchase a policy. Life insurance is a vital tool to leave with your family should the unthinkable happen to you. Not only does life insurance often cover any outstanding debts he/she might have had, but also provides the family with a financial cushion to allow them time to mourn their loss without worrying about immediately returning to work for fear of insufficient income.

By purchasing a life insurance policy, you can rest easy knowing that should something happen to you, your family will be financially safe and protected.

## Will Financial Services offers many other products which include:

- Life Insurance
- Critical Illness Insurance
- Group Insurance
- Mortgage Insurance
- Personal Health Insurance
- Travel Insurance
- RRSP's
- RESP's



Unlike other insurance options, we provide a person to mitigate on your behalf.

We will provide you with service in person.

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